

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Lawrence A. Pizzimenti
 Kristina E. Pizzimenti
 Debtors

Case No. 13-12744-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db/jdb
 smg +Lawrence A. Pizzimenti, Kristina E. Pizzimenti, 217 Melissa Drive, Easton, PA 18045-7912
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13041356 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 13017901 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
 13126895 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,
 P.O. Box 630267, Irving, Texas 75063)
 13011077 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13082314 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 01 2018 01:49:30
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 01 2018 01:50:08 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13020796 EDI: GMACFS.COM Sep 01 2018 05:38:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 13104226 EDI: BECKLEE.COM Sep 01 2018 05:38:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13071670 +E-mail/Text: bncmail@w-legal.com Sep 01 2018 01:50:02 CERASTES, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13118526 EDI: BL-BECKET.COM Sep 01 2018 05:38:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13042752 +EDI: CRFRSTNA.COM Sep 01 2018 05:38:00 Credit First NA, Po Box 818011,
 Cleveland, OH 44181-8011
 13096546 EDI: JEFFERSONCAP.COM Sep 01 2018 05:38:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13593693 EDI: RESURGENT.COM Sep 01 2018 05:38:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13043521 EDI: MERRICKBANK.COM Sep 01 2018 05:38:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 13121423 EDI: PRA.COM Sep 01 2018 05:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13332765 +EDI: PRA.COM Sep 01 2018 05:38:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 13077941 EDI: Q3G.COM Sep 01 2018 05:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13072112 EDI: Q3G.COM Sep 01 2018 05:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13105284* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13082315* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
 13310634* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor NATIONSTAR MORTGAGE, LLC.
bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
KEVIN S. FRANKEL on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com
KEVIN T MCQUAIL on behalf of Creditor Bank of America, N.A. ecfmaw@mwc-law.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmaw@fredreiglechl3.com,
ecf_frpa@trusteel3.com
STEPHEN J. PALOPOLI, III on behalf of Debtor Lawrence A. Pizzimenti s.palopoli@verizon.net,
betsylavelle@yahoo.com
STEPHEN J. PALOPOLI, III on behalf of Joint Debtor Kristina E. Pizzimenti
s.palopoli@verizon.net, betsylavelle@yahoo.com
THOMAS R. WASKOM on behalf of Creditor Citizens Bank kbell@hunton.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfmaw@FredReigleChl3.com, ECF_FRPA@Trusteel3.com

TOTAL: 10

Information to identify the case:

Debtor 1	Lawrence A. Pizzimenti	Social Security number or ITIN	xxx-xx-0154
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Kristina E. Pizzimenti	Social Security number or ITIN	xxx-xx-9950
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-12744-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lawrence A. Pizzimenti

Kristina E. Pizzimenti
aka Kristina Elizabeth Pizzimenti8/30/18**By the court:** Richard E. Fehling
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.